

We also rely on Wholesale Processing Systems, LLC, to handle our payment processing. The terms and conditions has a term of 48 months, however, may be terminated by Wholesale Processing Systems, at any time, immediately, upon the request of MasterCard, Visa or any other issuing banks with which Wholesale Processing Systems is affiliated, or, by either party, at any time, on 30 days' prior notice. Under our Agreement, we pay Wholesale Processing Systems, a processing fee equal to 4.5% of the amounts processed, plus \$0.30 per transaction.